

Information to identify the case:

Debtor 1	Nicholas R. Riker	Social Security number or ITIN	xxx-xx-7678
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	14-10083-KCF		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Nicholas R. Riker

6/20/19

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Nicholas R. Riker
 Debtor

Case No. 14-10083-KCF
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 27

Date Rcvd: Jun 20, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 22, 2019.

db +Nicholas R. Riker, 17 Steinmetz Road, Hillsborough, NJ 08844-1502
 cr +BANK OF AMERICA, N.A., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
 514570073 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 514455686 Bill Me Later, Attn: Bankruptcy Dept., PO Box 2394, Omaha, NE 68103-2394
 514523815 +CERASTES, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 514455688 Capital One Bank USA, N.A. c/o, Hayt, Hayt & Landau, LLC, Meridian Center 1, Two Industrial Way West, PO Box 500, Eatontown, NJ 07724-0500
 514455692 +Home Depot Credit Services, PO Box 790328, Saint Louis, MO 63179-0328
 514455695 +Surgicare of Central Jersey, 40 Stirling Road, Watchung, NJ 07069-5900
 514759084 +THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, c/o Zucker Goldberg & Ackerman, 200 Sheffield Street, Suite 301, Mountainside, NJ 07092-2315
 514455696 United Recovery Systems, PO Box 5006-BD, Woodland Hills, CA 91365-9637

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 20 2019 23:45:40 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 20 2019 23:45:37 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 514455683 EDI: AMEREXPR.COM Jun 21 2019 03:13:00 American Express, Attn: Bankruptcy Dept., P.O. Box 981535, El Paso, TX 79998-1535
 514654384 EDI: BECKLEE.COM Jun 21 2019 03:13:00 American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 514738925 +EDI: BANKAMER.COM Jun 21 2019 03:13:00 Bank Of America, N.A., 7105 Corporate Drive, Plano, TX 75024-4100
 514455684 EDI: BANKAMER.COM Jun 21 2019 03:13:00 Bank of America Home Loans, Attn: Bankruptcy Dept., PO Box 5170, Simi Valley, CA 93062-5170
 514455685 +EDI: TSYS2.COM Jun 21 2019 03:13:00 Barclays Bank Juniper MasterCard, PO Box 8801, Wilmington, DE 19899-8801
 514534332 EDI: RESURGENT.COM Jun 21 2019 03:13:00 CACH, LLC, POB 10587, Greenville, SC 29603-0587
 514455687 EDI: CAPITALONE.COM Jun 21 2019 03:13:00 Capital One, Attn: Bankruptcy MasterCard Dept., PO Box 30285, Salt Lake City, UT 84130-0285
 514508032 EDI: CAPITALONE.COM Jun 21 2019 03:13:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
 514508031 EDI: CAPITALONE.COM Jun 21 2019 03:13:00 Capital One, N.A., PO Box 71083, Charlotte, NC 28272-1083
 514455689 EDI: CHASE.COM Jun 21 2019 03:13:00 Cardmember Services, PO Box 15153, Wilmington, DE 19886-5548
 514455690 +EDI: FSAE.COM Jun 21 2019 03:13:00 Firstsource Advantage, LLC, 205 Bryant Woods South, Amherst, NY 14228-3609
 514455691 +EDI: RMSC.COM Jun 21 2019 03:13:00 GE Money Bank/Lowes, PO Box 530914, Atlanta, GA 30353-0914
 514455693 EDI: HFC.COM Jun 21 2019 03:13:00 HSBC Card Services, Attn: Orchard Bank/MasterCard-Bankruptcy, PO Box 379, Wood Dale, IL 60191-0379
 514701090 EDI: RESURGENT.COM Jun 21 2019 03:13:00 LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 514455694 +EDI: SEARS.COM Jun 21 2019 03:13:00 Sears Credit Cards, PO Box 6283, Sioux Falls, SD 57117-6283

TOTAL: 17

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 22, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 27

Date Rcvd: Jun 20, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 20, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Andrew L. Spivack on behalf of Creditor BANK OF AMERICA, N.A. nj.bkecf@fedphe.com
Denise E. Carlon on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,
AS SUCCESSOR TRUSTEE TO JPMORGAN CHASE BANK, N.A., AS TRUSTEE ON BEHALF OF THE
CERTIFICATEHOLDERS OF THE CWHEQ INC., CWHEQ REVOLVING HOME EQUITY LO
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com
James V. Loewen on behalf of Debtor Nicholas R. Riker loewen@newjerseylawyer.org
Nicholas V. Rogers on behalf of Creditor BANK OF AMERICA, N.A. nj.bkecf@fedphe.com
William M. E. Powers, III on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF
NEW YORK, AS SUCCESSOR TRUSTEE TO JPMORGAN CHASE BANK, N.A., AS TRUSTEE ON BEHALF OF THE
CERTIFICATEHOLDERS OF THE CWHEQ INC., CWHEQ REVOLVING HOME EQUITY LO ecf@powerskirn.com
William M.E. Powers on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW
YORK, AS SUCCESSOR TRUSTEE TO JPMORGAN CHASE BANK, N.A., AS TRUSTEE ON BEHALF OF THE
CERTIFICATEHOLDERS OF THE CWHEQ INC., CWHEQ REVOLVING HOME EQUITY LO ecf@powerskirn.com
William M.E. Powers, III on behalf of Creditor The Bank of New York Mellon fka The Bank of
New York, as successor Trustee to JPMorgan Chase Bank, N.A., as Trustee on behalf of the
Certificateholders of the CWHEQ Inc., CWHEQ Revolving Home Equity L ecf@powerskirn.com
TOTAL: 10